

BEFORE THE JUDICIAL PANEL ON MULTIDISTRICT LITIGATION

In re: Wells Fargo Mortgage Lending Practices : MDL No. 1836  
Litigation :

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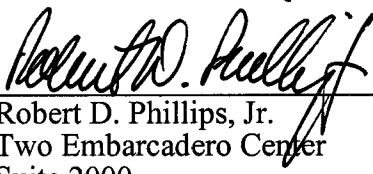
**REASONS WHY ORAL ARGUMENT SHOULD BE HEARD**

Wells Fargo Bank, N.A. respectfully requests oral argument on its motion pursuant to 28 U.S.C. § 1407 to transfer for centralized and coordinated pretrial proceedings. To the extent the Panel has questions related to the necessity of centralization and transfer of Wells Fargo cases under Section 1407 or the appropriate forum in which to centralize Wells Fargo actions, those questions can be most effectively addressed through oral argument.

Dated: January 3, 2008

David Z. Smith  
REED SMITH SACHNOFF & WEAVER  
10 South Wacker Drive  
40th Floor  
Chicago, Illinois 60606-7507  
(312) 207 1000  
(312) 207 6400 facsimile

REED SMITH LLP

A handwritten signature in black ink, appearing to read "Robert D. Phillips, Jr.", is written over a horizontal line.

Robert D. Phillips, Jr.  
Two Embarcadero Center  
Suite 2000  
San Francisco, California 94111  
(415) 543-8700  
(415) 391-8269 facsimile

Attorneys for Defendant Wells Fargo Bank, N.A.